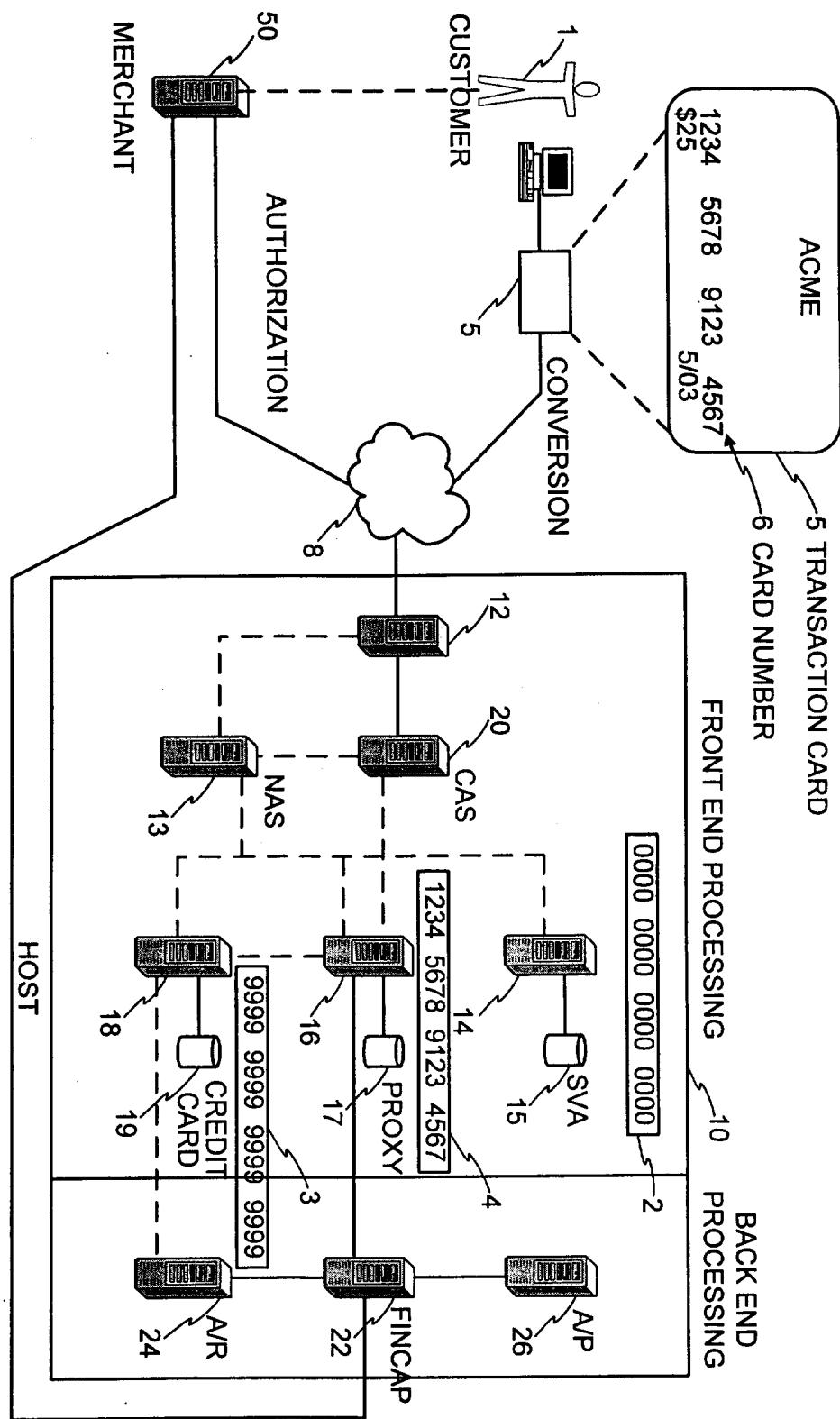


BEFORE CONVERSION  
 1234 5678 9123 4567  
 0000 0000 0000 0000  
 17

=

SETTLEMENT  
 AFTER CONVERSION  
 1234 5678 9123 4567  
 9999 9999 9999 9999  
 17

FIG. 1



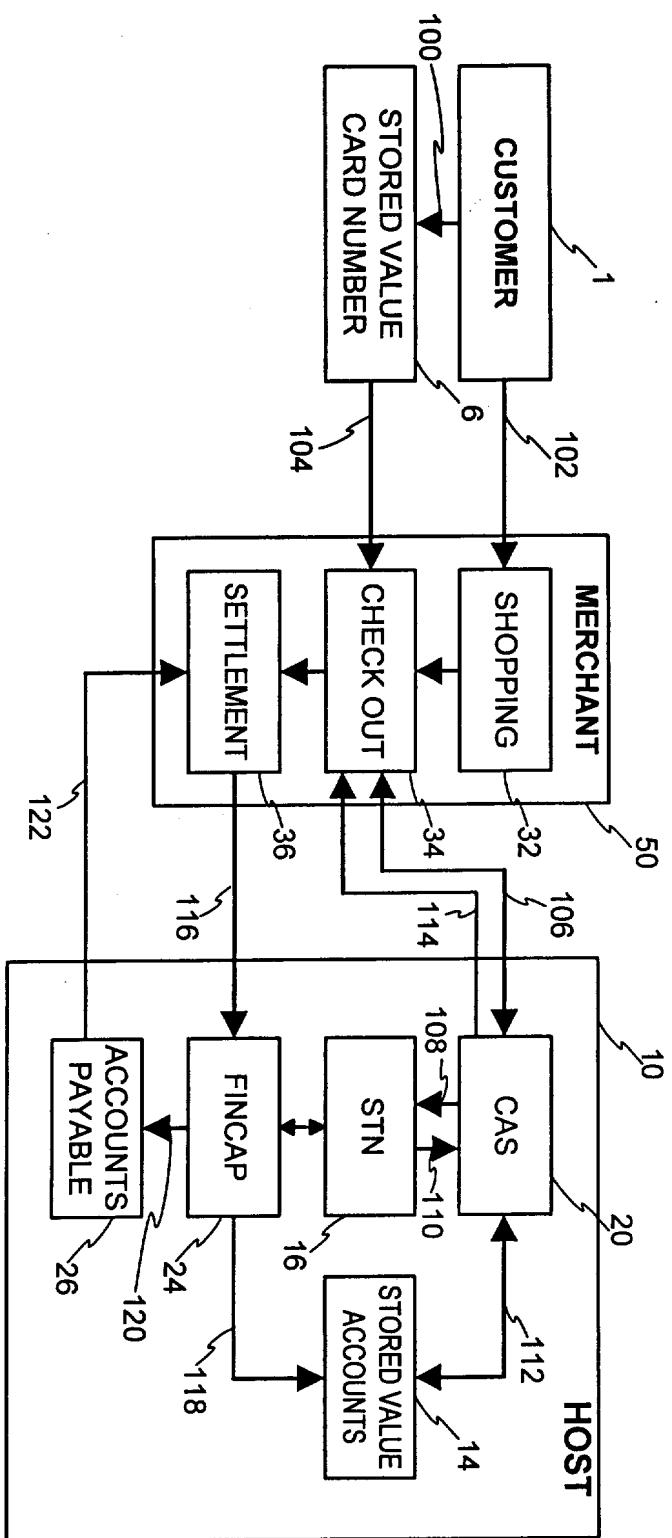


FIG. 2

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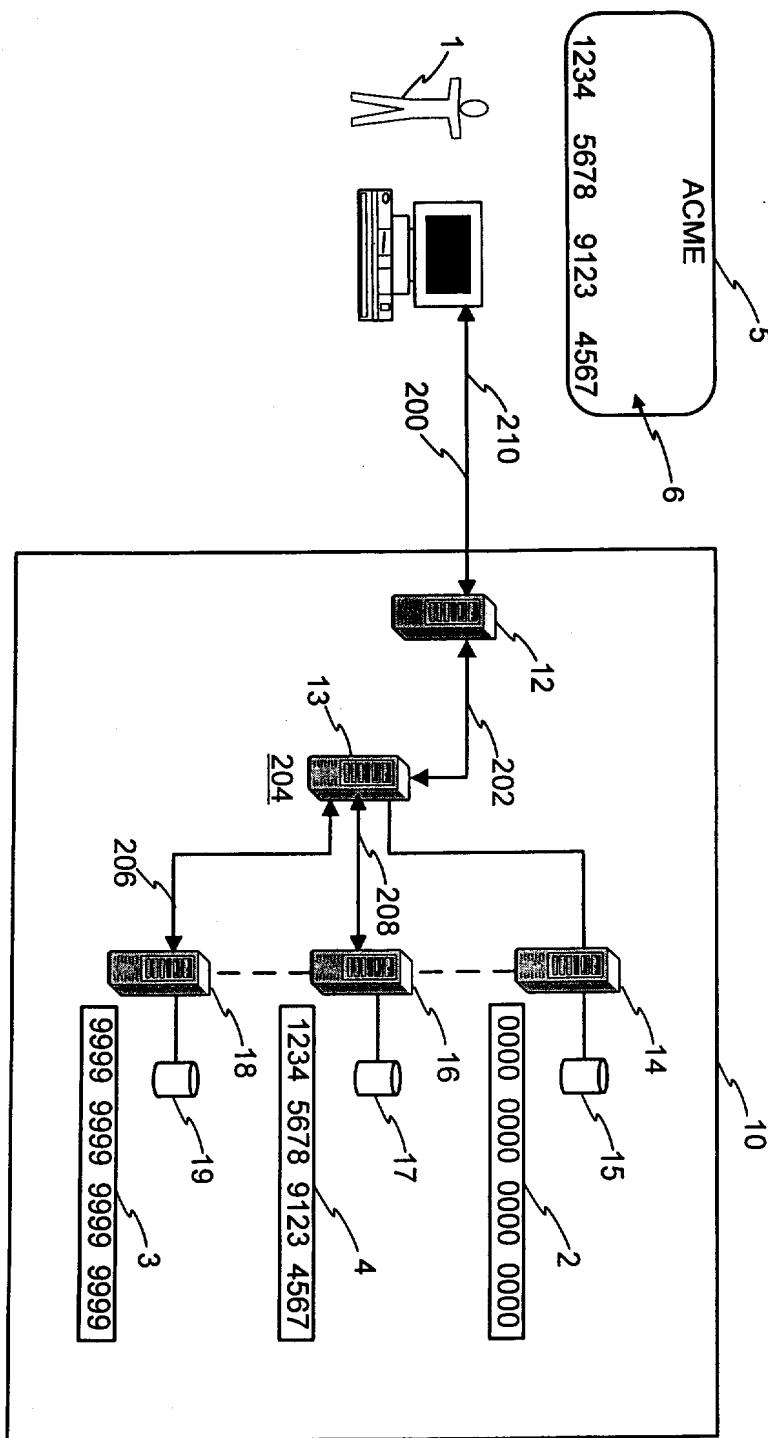


FIG. 4

